



Order Filed on August 6, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1
DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. 701 Market Street, Suite 5000 Philadelphia, PA 19106 215-627-1322 <a href="mailto:dcarlton@kmlawgroup.com">dcarlton@kmlawgroup.com</a> Attorneys for Secured Creditor: M&T Bank
In Re: Nakera Tameka Sherman-Belin aka Nakera Sherman-Belin, aka Nakera T Sherman- Belin, aka Nakera T Belin, aka Nakera T Sherman, aka Nakera Sherman, aka Nakera Belin Debtor

Case No.: 25-13800 VFP

Hearing Date: 8/7/2025 @ 8:30 a.m.

Judge: Vincent F. Papalia

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: August 6, 2025**

  
\_\_\_\_\_  
Honorable Vincent F. Papalia  
United States Bankruptcy Judge

Page 2

Debtor: Nakera Tameka Sherman-Belin aka Nakera Sherman-Belin, aka Nakera T Sherman- Belin, aka Nakera T Belin, aka Nakera T Sherman, aka Nakera Sherman, aka Nakera Belin  
Case No.: 25-13800 VFP  
Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, M&T Bank, holder of a mortgage on real property located at 1205- 09 Central Avenue, Plainfield, NJ, 07060, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Brian Gregory Hannon, Esquire, attorney for Debtor, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor is to sell the property by November 1, 2025; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor may seek to extend the deadline for the sale via modified plan, and Secured Creditor reserves its right to object to same; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make regular payments in accordance with the terms of the note and mortgage to Secured Creditor while the sale is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Chapter 13 Trustee shall not make payments on the arrearage claim while the sale is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its rights to any pre- or post-petition arrears; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that any payoff amount of Secured Creditor's claim is to be calculated under applicable state law, and per the terms of the note and mortgage; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the sale is unsuccessful, Debtor shall modify the plan to otherwise address this claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

In re:  
Nakera Tameka Sherman-Belin  
Debtor

Case No. 25-13800-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Aug 06, 2025

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2025:

Recip ID	Recipient Name and Address
db	+ Nakera Tameka Sherman-Belin, 133 Rutgers Road, Piscataway, NJ 08854-3412

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 08, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2025 at the address(es) listed below:

Name	Email Address
Brian Gregory Hannon	on behalf of Debtor Nakera Tameka Sherman-Belin bhannon@norgaardfirm.com amartinez@norgaardfirm.com;crose@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;hannon.brian g.b124931@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Matthew K. Fissel	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com matthew.fissel@brockandscott.com
Rebecca K. McDowell	on behalf of Creditor Affinity Federal Credit Union rmcowell@slgcollect.com anovoa@slgcollect.com

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Aug 06, 2025

Form ID: pdf903

Total Noticed: 1

Thomas B. O'Connell

on behalf of Creditor Affinity Federal Credit Union toconnell@slgcollect.com anovoa@slgcollect.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital as servicer for CCAP Auto Lease Ltd.  
wcraig@egalawfirm.com mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 8